GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA

UNSTARRED QUESTION NO:2764
ANSWERED ON:09.08.2001
CROP INSURANCE SCHEME
BHAVNA DEVRAJ CHIKHALIA;DILIP KUMAR MANSUKHLAL GANDHI

Will the Minister of AGRICULTURE be pleased to state:

(a) whether Rashtriya Krishi Bima Yojana has been implemented completely in States and Union Territories;

(b) if so, the details thereof with special features of the scheme, State-wise;and

(c) the objectives achieved under the scheme during the last three years, year-wise, State- wise?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI SHRIPAD Y. NAIK)

(a) & (b): The Rashtriya Krishi Bima Yojana (RKBY)/National Agricultural Insurance Scheme (NAIS) is a voluntary scheme and has been implemented in the following 18 States and 2 Union Territories :

1. Andhra Pradesh 2. Assam

3. Bihar 4. Chhatisgarh

5. Goa 6. Gujarat

7 Himachal Pradesh 8. Jharkhand

9. Karntaka 10. Kerala
11. Madhya Pradesh 12. Maharashtra
13. Meghalaya 14. Orissa
15. Sikkim 16. Tamil Nadu
17. Uttar Pradesh 18. West Bengal
19. Andaman & Nicobar Islands 20. Pondicherry

The special features of RKBY/NAIS are at Annexure-I.

(c) : The NAIS was introduced in Rabi 1999-2000 to provide financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests and diseases. To achieve this objective during the first two crop seasons i.e. Rabi 1999-2000 and Kharif 2000, 87.71 lakh farmers have been covered under the scheme. Claims to the tune of Rs. 873.59 crore are paid/payable to 29.71 lakh farmers. A Statement indicating season- wise/state-wise claims paid/payable and farmers benefited is at Annexure-II.

Annexure-I

Salient Features of National Agricultural Insurance Scheme (NAIS)

The Government have introduced NAIS from Rabi 1999-2000 season to widen the scope and contents of Crop Insurance Scheme :

- Scheme is available to all farmers - loanee and non-loanee both - irrespective of their size of holding.

- Compulsory for loanee farmers and optional for non-loanee farmers.

- Sum-insured may extend to the value of threshold yield of the area insured.

- Coverage of all food crops (cereals, millets & pulses), oilseeds and annual commercial/ horticultural crops in respect of which past yield data is available for adequate number of years.

- Among the annual commercial/horticultural crops, seven crops namely cotton, sugarcane, potato, chillies, ginger, onion and turmeric are presently covered.

- Premium rates are 3.5% for bajra and oilseeds, and 2.5% for other Kharif crops; 1.5% for wheat, and 2% for other rabi crops. In case the rates worked out on the basis of actuarial data are less than the prescribed premium rate, the lower rate will be applicable.

- In case of annual commercial/ horticultural crops, actuarial rates are charged.

- Small and marginal farmers are provided subsidy of 50% of the premium charged from them. The subsidy will be phased out over a period of 5 years on sunset basis.

- To implement NAIS at lower unit of insurance i.e. Gram Panchayat.

- It is proposed to set up a separate agency for implementation of NAIS.

Annexure-II

The Details of State-wise and Season-wise Claims Paid/Payable and Farmers benefited under NAIS

S.No.	State/UT	Claims Paid/Payable		Farmers Benefited	
		Rabi 1999-2000	Kharif 2000	Rabi 1999-2000	Kharif 2000
		(Rs. in lakhs)			
1.	Andhra Pradesh	Not Implemented	2601.78	Not implemented	1,17,227
2.	Assam	0.50	0.75	34	52
3.	Bihar	Not Implemented	481.25	Not implemented	15,093
4.	Chhattisgarh	Part of M.Pr	8174.58	Part of M.Pr	4,16,585
5.	Goa	0.10	0.08	33	58
6.	Gujarat	218.02	59152.00	7,915	9,74,167
7	Himachal Pra	0.01	-	2	Nil
8.	Kerala	29.54	242.88	2,726	9,370
9.	Karnataka	Not Implemented	213.02	Not implemented	21,734

10. Madhya Pradesh 11.33 5551.32 4,891 4,26,298
11. Maharashtra 73.09 10242.78 12,391 8,69,176
12. Meghalaya Not Implemented 0.14 Not implemented 43
13. Orissa 0.17 Yet to be approved 15 Claims under process
14. Tamil Nadu Not Implemented Not yet worked out Not implemented Claims under process
15. Uttar Pradesh Not Implemented 363.83 Not implemented 93,480
16. A & N Islands No Season 0.36 No season 23
17. Pondicherry 1.27 - 172 Nil

Total 334.03 87024.77 28,179 29,43,306